

Information to identify the case:

Debtor 1	<u>Kristi L Gonzales</u>	Social Security number or ITIN	xxx-xx-1582
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Americo A. Gonzales</u>	Social Security number or ITIN	xxx-xx-0517
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 15-16097-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kristi L Gonzales
aka Kristi L. Coogan, aka Kristi L. Valeriano

Americo A. Gonzales

6/12/19

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Kristi L Gonzales
 Americo A. Gonzales
 Debtors

Case No. 15-16097-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 36

Date Rcvd: Jun 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2019.

db/jdb cr +Kristi L Gonzales, Americo A. Gonzales, 449 Windsor Drive, Bellmawr, NJ 08031-3032
 Ditech Financial LLC f/k/a Green Tree Servicing LLC, PO Box 44265,
 Jacksonville, FL 32231-4265

515428749 +AMCOL Systems, PO Box 21625, Columbia, SC 29221-1625
 515428750 Apex Asset Management, PO Box 5407, Lancaster, PA 17606-5407
 515428753 +Cavalry Spv I LLC, c/o Schachter Portnoy LLC, 3490 US Route 1 Ste 6,
 Princeton, NJ 08540-5920

515428754 +Dr. S Marc Stemmer, c/o Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 515428755 +Equable Ascent Financial LLC, 1120 W. Lake Cook Road, Suite B,
 Buffalo Grove, IL 60089-1970

515428756 +Everbank, c/o Pluese, Becker & Saltzman, LLC, aka Green Tree, 2000 Horizon Way, Suite 900,
 Mount Laurel, NJ 08054-4303

515428763 +Lanzi, Burke & Associates, 15 E. Euclid Avenue, #B, Haddonfield, NJ 08033-2300
 515428764 +Quality Asset Recovery, 7 Foster Avenue, Suite 101, Gibbsboro, NJ 08026-1191
 515428765 +Remex Inc., 307 Wall Street, Princeton, NJ 08540-1515
 515428766 +Retreival Masters Credit Bureau, Inc., 4 Westchester Plaza, Suite 110,
 Elmsford, NY 10523-1616

515428769 South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710
 515428771 +Sprains, Strains & Fractures LLC, PO Box 168, Haddonfield, NJ 08033-0278
 515428772 +Underwood Memorial Hospital, 509 N. Broad Street, Woodbury, NJ 08096-1617
 517952877 +Virtua, 200 Bowman Drive, Voorhees NJ 08043-9623
 515428773 Virtua Health, PO Box 8500-8267, Philadelphia, PA 19178-8267

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jun 13 2019 00:55:22 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 13 2019 00:55:17 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

cr E-mail/Text: bankruptcy.bnc@ditech.com Jun 13 2019 00:54:42 Green Tree Servicing LLC,
 PO Box 6154, Rapid City, SD 57709-6154

cr +EDI: WFFC.COM Jun 13 2019 03:58:00 Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S,
 1451 Thomas Langston Road, Winterville, NC 28590-8872

515428751 E-mail/Text: clientrep@capitalcollects.com Jun 13 2019 00:56:19 Capital Collection Service,
 PO Box 150, West Berlin, NJ 08091-0150

515428752 +E-mail/Text: bankruptcy.cavps.com Jun 13 2019 00:55:42 Cavalry Portfolio Service,
 500 Summit Lake Drive, Valhalla, NY 10595-2322

515464297 +E-mail/Text: bankruptcy.cavps.com Jun 13 2019 00:55:42 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

515762459 +E-mail/Text: bankruptcy.bnc@ditech.com Jun 13 2019 00:54:42 Ditech Financial LLC,
 f/k/a Green Tree Servicing LLC, PO Box 0049, Palatine, IL 60055-0049,
 Ditech Financial LLC, f/k/a Green Tree Servicing LLC 60055-0049

515762458 E-mail/Text: bankruptcy.bnc@ditech.com Jun 13 2019 00:54:42 Ditech Financial LLC,
 f/k/a Green Tree Servicing LLC, PO Box 0049, Palatine, IL 60055-0049

515510330 E-mail/Text: bankruptcy.bnc@ditech.com Jun 13 2019 00:54:42 EverBank,
 c/o Green Tree Servicing LLC, PO Box 0049, Palatine, IL 60055-0049

515428757 +E-mail/PDF: ais.exeter.ebn@americaninfosource.com Jun 13 2019 00:50:08 Exeter Finance Corp,
 PO Box 166097, Irving, TX 75016-6097

515615473 +E-mail/PDF: ais.exeter.ebn@americaninfosource.com Jun 13 2019 00:51:17 Exeter Finance Corp.,
 P.O. Box 167399, Irving, TX 75016-7399

515484441 +EDI: AISACG.COM Jun 13 2019 03:58:00 Exeter Finance Corp., c/o Ascension Capital Group,
 P.O. Box 201347, Arlington, TX 76006-1347

515428758 +E-mail/Text: bankruptcy.fncbinc.com Jun 13 2019 00:53:55
 First National Collection Bureau, Inc., 610 Waltham Way, Sparks, NV 89437-6695

515428759 +EDI: AMINFOFP.COM Jun 13 2019 03:58:00 First Premier Bank, 601 S Minnesota Avenue,
 Sioux Falls, SD 57104-4868

515428761 EDI: IIC9.COM Jun 13 2019 03:58:00 IC Systems Inc., PO Box 64378,
 Saint Paul, MN 55164-0378

515428770 EDI: SWCR.COM Jun 13 2019 03:58:00 Southwest Credit, 4120 International Pkwy,
 Suite 1100, Carrollton, TX 75007-1958

515476586 EDI: WFFC.COM Jun 13 2019 03:58:00 Wells Fargo Bank, N.A., P.O. Box 19657,
 Irvine, CA 92623-9657

515428774 +EDI: WFFC.COM Jun 13 2019 03:58:00 Wells Fargo Dealers Service, PO Box 1697,
 Winterville, NC 28590-1697

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517696704* +Exeter Finance LLC, P.O. Box 167399, Irving, TX 75016-7399
 515428760* +First Premier Bank, 601 S Minnesota Avenue, Sioux Falls, SD 57104-4868
 515428762* IC Systems Inc., PO Box 64378, Saint Paul, MN 55164-0378
 515428767* +Retreival Masters Credit Bureau, Inc., 4 Westchester Plaza, Suite 110,
 Elmsford, NY 10523-1616

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 36

Date Rcvd: Jun 12, 2019

515428768 ##+RJM Acquisitions, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416

TOTALS: 0, * 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 14, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2019 at the address(es) listed below:

Eric Clayman on behalf of Debtor Kristi L Gonzales jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
Eric Clayman on behalf of Joint Debtor Americo A. Gonzales jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer
Services; successor by merger to Wells Fargo Dealer Services, Inc., f/k/a Wachovia Dealer
Services, Inc. ecfmail@mortoncraig.com, mortoncraigecef@gmail.com
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com
Robert P. Saltzman on behalf of Creditor Ditech Financial LLC f/k/a Green Tree Servicing LLC
dnj@pbslaw.org
Robert P. Saltzman on behalf of Creditor Green Tree Servicing LLC dnj@pbslaw.org
Sindi Mncina on behalf of Creditor Ditech Financial LLC smncina@rascrane.com

TOTAL: 9